

UNITED STATES BANKRUPTCY COURT  
Western District of Texas

Order Combined With Notice of Chapter 7 Bankruptcy Case, Meeting of  
Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 12/15/11 .

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations.**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Daniel Solomon Ross  
aka Dan Ross, aka Danny Ross  
14843 Bescott Drive  
Austin, TX 78728

Elizabeth Holland Ross  
aka Libby Ross  
14843 Bescott Drive  
Austin, TX 78728

Case Number:  
11-13060-cag

Last four digits of Social Security or Individual Taxpayer ID (ITIN)  
No(s)/Complete EIN:  
xxx-xx-2113  
xxx-xx-9488

Attorney for Debtor(s) (name and address):

Ryan Patrick Dunn  
Walters Dunn  
1101 Navasota  
Suite 1  
Austin, TX 78702  
Telephone number: 512-236-1114

Bankruptcy Trustee Appointed By U.S. Trustee On 12/16/2011

(name and address) :  
Ron Satija  
P.O. Box 1443  
Austin, TX 78767-1443  
Telephone number: 512-247-7086

**Meeting of Creditors:**

Date: **January 19, 2012**

Time: **09:00 AM**

Location: **Austin Room 118, Homer Thornberry Bldg., 903 San Jacinto, Austin, TX 78701**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:**

3/19/12

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Creditor with a Foreign Address**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

United States Bankruptcy Court  
903 SAN JACINTO, SUITE 322  
AUSTIN, TX 78701-0

Telephone number: (512) 916-5238

**For the Court:**

Clerk of the Bankruptcy Court:  
George D. Prentice II



Hours Open: Monday – Friday 8:00 AM – 4:00 PM

Date: 12/16/11

## EXPLANATIONS

B9A (Official Form 9A) (12/11)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under §707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. At the meeting, the creditors may elect a trustee other than the one named on this notice, examine the debtor, and transact such other business as may properly come before the meeting. The meeting may be continued and concluded at a later date specified in a notice filed with the court. <b>FAILURE OF THE DEBTOR OR HIS ATTORNEY TO APPEAR AT THE SECTION 341(a) MEETING OR TO TIMELY FILE SCHEDULES AND STATEMENT OF AFFAIRS MAY RESULT IN DISMISSAL, DENIAL OF THE DEBTOR'S DISCHARGE, OR OTHER APPROPRIATE RELIEF.</b>
Reaffirmation Agreements	File all reaffirmation agreements with the Bankruptcy Clerk prior to the Objections to Discharge deadline. Reaffirmation Agreements may be scheduled for hearing.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. Registered electronic users should file through our <b>Case Management/Electronic Case Files (CM/ECF)</b> Internet site ( <a href="https://ecf.txwb.uscourts.gov/">https://ecf.txwb.uscourts.gov/</a> ). You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office or via the Internet if you have a <b>CM/ECF PACER subscription</b> .
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
<b>-- Refer to Other Side for Important Deadlines and Notices --</b>	

United States Bankruptcy Court  
Western District of Texas

In re:  
Daniel Solomon Ross  
Elizabeth Holland Ross  
Debtors

Case No. 11-13060-cag  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0542-1

User: admin  
Form ID: B9A

Page 1 of 3  
Total Noticed: 34

Date Rcvd: Dec 16, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 18, 2011.

db/db  
15240096 +Daniel Solomon Ross, Elizabeth Holland Ross, 14843 Bescott Drive, Austin, TX 78728-5730  
15240097 +Barclays Bank Delaware, P O Box 8803, Wilmington, DE 19899-8803  
15240098 +Bayne, Snell, & Krause, 8626 Tesoro Drive Suite 500, San Antonio, TX 78217-6233  
15240101 Capital One Auto Finance, P.O. Box 260848, Plano, TX 75026-0848  
15240106 Chase Home Finance, P.O. Box 78420, Phoenix, AZ 85062-8420  
15240109 GEMB/Mens Wearhouse, P.O. Box 965005, Wilmington, DE 19850  
15240112 +James & Hagle Boyle, PC, 410 NW 11th Street, Grand Prairie, TX 75050-5416  
+Office of the United States Attorney, 601 N. W. Loop 410, Suite 600,  
San Antonio, TX 78216-5512  
15240113 +Osborn Christopher David, 321 N. Main Street, Taylor, TX 76574-3642  
15240114 +Rausch, Sturm, Israel, Enerson & Hornik, 15851 N. Dallas Parkway, Suite 245,  
Addison, TX 75001-6031  
15240116 +Transfirst, LLC, 3131 S. Vaughn Way Ste. 350, Aurora, CO 80014-3503  
15240117 Travis Central Appraisal District, P.O. Box 149012, Austin, TX 78714-9012  
15240118 +Universal Card CBNA, P.O. Box 6241, Sioux Falls, SD 57117-6241  
15240121 +Wells Fargo Bank, P.O. Box 33755, San Antonio, TX 78265-3755  
15240122 +Wells Fargo Business Bank, P.O. Box 29482, Phoenix, AZ 85038-9482

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: rdunn@waltersdunn.com Dec 17 2011 02:02:44 Ryan Patrick Dunn, Walters Dunn,  
1101 Navasota, Suite 1, Austin, TX 78702  
tr EDI: FRSAIJA.COM Dec 17 2011 01:28:00 Ron Satija, P.O. Box 1443, Austin, TX 78767-1443  
ust +E-mail/Text: ustpreign07.au.ecf@usdoj.gov Dec 17 2011 02:07:08 United States Trustee - AU12,  
United States Trustee, 903 San Jacinto Blvd, Suite 230, Austin, TX 78701-2450  
15240093 +E-mail/Text: rklepak@capitalaccessnetwork.com Dec 17 2011 02:06:34 AdvanceME, Inc.,  
2015 Vaughn Road, Building 500, Kennesaw, GA 30144-7831  
15240094 +EDI: MERRICKBANK.COM Dec 17 2011 01:28:00 Advanta Credit Cards, P.O. Box 9217,  
Old Bethpage, NY 11804-9017  
15240095 +EDI: AMEREXPR.COM Dec 17 2011 01:28:00 American Express, FSB, 4315 S. 2700 West,  
Salt Lake City, UT 84184-0002  
15240099 +EDI: CAPITALONE.COM Dec 17 2011 01:28:00 Capital One Bank, P.O. Box 30281,  
Salt Lake City, UT 84130-0281  
15240100 +EDI: CHASE.COM Dec 17 2011 01:28:00 Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298  
15240102 +EDI: CITICORP.COM Dec 17 2011 01:28:00 Citi Cards CBNA, P.O. Box 6241,  
Sioux Falls, SD 57117-6241  
15240103 +EDI: CITICORP.COM Dec 17 2011 01:28:00 Citi/Shell, P.O. Box 6497,  
Sioux Falls, SD 57117-6497  
15240104 +EDI: DISCOVER.COM Dec 17 2011 01:28:00 Discover Financial Svsc LLC, P.O. Box 15316,  
Wilmington, DE 19850-5316  
15240105 +E-mail/Text: BKNOTICES@EAFLLC.COM Dec 17 2011 02:06:52 Equable Ascent Financial, LLC,  
1120 W. Lake Cook Road Ste. B, Buffalo Grove, IL 60089-1970  
15240108 EDI: IRS.COM Dec 17 2011 01:28:00 Internal Revenue Service, 300 E 8th Street,  
Stop: 5022 AUS, Austin, TX 78701  
15240107 EDI: IRS.COM Dec 17 2011 01:28:00 Internal Revenue Service,  
Special Procedures Staff - Insolvency, P.O. Box 7346, Philadelphia, PA 19101-7346  
15240110 +EDI: CHASE.COM Dec 17 2011 01:28:00 JP Morgan Chase Bank, NA, 1111 Polaris Way,  
Columbus, OH 43240-2050  
15240111 +EDI: RESURGENT.COM Dec 17 2011 01:28:00 LVNV Funding, P.O. Box 740281,  
Houston, TX 77274-0281  
15240115 +EDI: STFM.COM Dec 17 2011 01:28:00 State Farm Bank, 3 State Farm Plaza N-4,  
Bloomington, IL 61791-0002  
15240119 +E-mail/Text: rdunn@waltersdunn.com Dec 17 2011 02:07:28 Walters Dunn, PLLC, 1101 Navasota,  
Suite 1, Austin, TX 78702-1967  
15240120 EDI: WFFC.COM Dec 17 2011 01:28:00 Wells Fargo, P.O. Box 659700,  
San Antonio, TX 78265-9700

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0542-1

User: admin  
Form ID: B9A

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Total Noticed: 34

Date Rcvd: Dec 16, 2011

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 18, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

11-13060-cag Doc#5 Filed 12/18/11 Entered 12/19/11 00:12:41 Imaged Certificate of  
Notice Pg 5 of 5

District/off: 0542-1

User: admin  
Form ID: B9A

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Total Noticed: 34

Date Rcvd: Dec 16, 2011

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on December 16, 2011 at the address(es) listed below:  
NONE.

TOTAL: 0